

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1 – 27. (canceled)

28. (previously presented) A computer implemented method for payment remittance processing, comprising the steps of:

 establishing a database having a plurality of payee records associated with a plurality of payees, each payee record including stored name information and stored address information, including a zip code, of its associated payee;

 receiving a payee name information and a payee address information, including a zip code;

 determining if the stored payee name information and the stored payee address information included in any of the plurality of payee records correspond to the received payee name information and the received payee address information;

 directing payment in accordance with a first of the plurality of payee records if the stored payee name information and the stored payee address information included in the first payee record is determined to correspond to the received payee name information and the received payee address information;

 processing the received payee address information to identify an eleven-digit zip code if none of the plurality of payee records include stored payee name information and stored payee address information which is determined to correspond to the received payee name information and the received payee address information;

 determining if the stored payee zip code included in any of the plurality of payee records corresponds to the identified eleven-digit zip code; and

directing payment in accordance with a second of the plurality of payee records if the stored payee zip code included in the second payee record is determined to correspond to the identified eleven-digit zip code.

29. (canceled)

30. (new) The method of Claim 28, wherein directing payment in accordance with a second of the plurality of payee records includes directing an electronic payment.

31. (new) The method of Claim 28, wherein processing the received payee address information to identify an eleven-digit zip code includes processing the received payee address information other than the received payee zip code to identify the eleven-digit zip code.

32. (new) The method of Claim 28, wherein processing the received payee address information to identify an eleven-digit zip code includes processing at least a portion of the received payee name information to identify the eleven-digit zip code.

33. (new) The method of Claim 28, wherein receiving a payee name information and a payee address information includes receiving a payee city and a payee state; and wherein processing the received payee address information to identify an eleven-digit zip code includes processing the payee city and the payee state to identify the eleven-digit zip code.

34. (new) The method of Claim 28, wherein determining if the stored payee zip code included in any of the plurality of payee records corresponds to the identified eleven-digit zip code includes locating a payee record of the plurality of payee records having a payee record payee name and a payee record zip code, wherein at least a portion of the payee record payee name corresponds to at least a portion of the received payee name, and wherein at least a portion of the payee record zip code corresponds to at least a portion of the identified eleven-digit zip code.

35. (new) The method of Claim 34, wherein locating the payee record includes matching the at least a portion of the identified eleven-digit zip code with the at least a portion of the payee record zip code, and matching the at least a portion of the received payee name with the at least a portion of the payee record payee name in the database.

36. (new) The method of Claim 28, wherein directing payment in accordance with a second of the plurality of payee records includes:

directing remittance advice for the payment of the payee to a remittance center associated with the payee.

37. (new) The method of Claim 36, wherein directing payment in accordance with a second of the plurality of payee records further includes:

prior to directing remittance advice for the payment of the payee to the remittance center, identifying the remittance center from a plurality of remittance centers associated with the second of the plurality of payee records.

38. (new) The method of Claim 28, further comprising:

receiving a payor account number associated with payee name information; and
altering the payor account number into an altered account number according to at least one alteration rule.

39. (new) The method of Claim 38, wherein the altered account number includes at least one of a portion of a payor's name, a portion of a payor's address, or a portion of a payor's zip code.

40. (new) The method of Claim 38, wherein the at least one alteration rule is associated with the second of the plurality of payee records.

41. (new) The method of Claim 28, further comprising:

receiving a payor account number associated with payee name information; and
validating the payor account number according to a validation template.

42. (new) The method of Claim 41, wherein the validation template is associated with the second of the plurality of payee records.

43. (new) The method of Claim 37, further comprising:
receiving a payor account number associated with payee name information; and
wherein identifying the remittance center includes identifying information
included in the payor account number which corresponds to the remittance center.

44. (new) The method of Claim 43, wherein the identifying information included in the payor account number has one or more alphanumeric characters.

45. (new) The method of Claim 28, wherein establishing a database having a plurality of payee records associated with a plurality of payees includes establishing a database having at least one alteration rule associated with at least one of the plurality of payees indicating a format in which that at least one payee is to receive an account number.

46. (new) The method of Claim 28, wherein establishing a database having a plurality of payee records associated with a plurality of payees includes establishing a database having at least one validation rule associated with at least one payee account number format.

47. (new) The method of Claim 46, further comprising:
receiving a payor account number associated with payee name information; and
verifying that the payor account number conforms to the at least one validation rule.